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DEC 26 2013

U. S. DISTRICT COURT  
EASTERN DISTRICT OF MO.  
ST. LOUIS

**IN THE UNITED STATES DISTRICT COURT**

**EASTERN DISTRICT OF MISSOURI**

**EASTERN DIVISION**

**MORLYNE YOUNG,**

)

)

Plaintiff,

)

) Case No. 4:12-cv-01180AGF

v.

)

)

**LVNV FUNDING LLC,**

)

)

Defendant.

)

)

**STATEMENT OF THE CASE AND JOINT STIPULATION OF UNCONTESTED FACTS**

COME NOW Plaintiff Morlyne Young and Defendant LVNV Funding LLC and propose the following statement of the case and stipulate to the following undisputed facts:

**Statement of the Case**

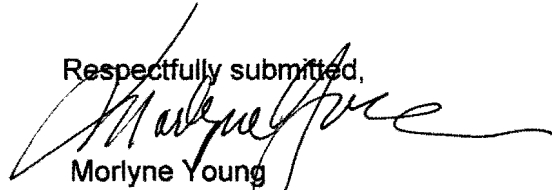
This case was brought by Plaintiff Morlyne Young against LVNV Funding LLC alleging Plaintiff has had his rights under the Fair Credit Reporting Act have been violated. Defendant

denies this allegation.

**Joint Stipulation of Uncontested Facts**

1. This is an action for actual, statutory and punitive damages, costs brought pursuant to 15 U.S.C. § 1681 *et seq.* (Federal Fair Credit Reporting Act).
2. Plaintiff is a natural person residing in St. Louis, Missouri. Plaintiff is a consumer pursuant to the FCRA.
3. Defendant is a Limited Liability Company duly organized and existing under law. Defendant is a debt buyer.
4. Defendant purchased Account # 5489-5551-1292-8223 from HSBC in 2009.
5. Defendant reported the account with HSBC with a balance due in 2009 and continues to report the account with a balance due.
6. Plaintiff disputed the information report to the credit reporting agencies and told Defendant that he settled the account with HSBC.
7. Defendant received information from Automated Consumer Dispute Verification (ACDV) in December 2009 that the account from HSBC had a zero balance.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Morlyne Young", written over the typed name.

Morlyne Young  
P.O. Box 26213  
St. Louis, MO 63136  
314.869.0799

**CERTIFICATE OF SERVICE**

I hereby certify that the foregoing documents were served on Defendant by

e-mail this 20 day of December 2013 as follows:

Spencer Fane Britt & Browne LLP  
Patrick T. McLaughlin, #48633MO  
1 North Brentwood Blvd., Suite 1000  
St. Louis, MO 63105

by

  
Morlyne Young